

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

JOSEPH E. TROUT  
PATRICIA A. TROUT

Debtor(s)

Case No.: 1-14-03985-HWV  
Chapter 13

**NOTICE OF FINAL CURE PAYMENT**

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Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	PNC BANK
Court Claim Number:	05
Last Four of Loan Number:	4526
Property Address if applicable:	35 ROYAL DRIVE, , CARLISLE, PA17015

**PART 2: CURE AMOUNT**

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**TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE**

a. Allowed prepetition arrearages:	\$245.33
b. Prepetition arrearages paid by the Trustee:	\$245.33
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearages paid by the Trustee:	\$0.00
g. Total b, d, f:	\$245.33

**PART 3: POST PETITION MORTGAGE PAYMENT**

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Paid direct by the Debtor(s)

Current Monthly Mortgage Payment: \$0.00

Next postpetition payment due:

If known, Principal Balance Outstanding: UNKNOWN

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: October 9, 2019

Respectfully submitted,

s/ Charles J. DeHart, III, Trustee  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: dehartstaff@pamd13trustee.com

Creditor Name: PNC BANK  
Court Claim Number: 05

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
0050	1143649	02/03/2016	\$167.00	\$0.00	\$167.00
0050	1145279	03/02/2016	\$78.33	\$0.00	\$78.33

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Debtor(s)

Case No.: 1-14-03985-HWV  
Chapter 13

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on October 9, 2019, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1<sup>st</sup> Class mail, unless served electronically.

PAUL MURPHY-AHLES ESQUIRE  
DETHLEFS, PYKOSH & MURPHY  
2132 MARKET STREET  
CAMP HILL PA, 17011-

SERVED ELECTRONICALLY

PNC MORTGAGE  
C/O KML LAW GROUP, P.C.  
701 MARKET STREET, SUITE 5000  
PHILADELPHIA, PA 19106

SERVED BY 1<sup>ST</sup> CLASS MAIL

JOSEPH E. TROUT  
PATRICIA A. TROUT  
35 ROYAL DRIVE  
CARLISLE, PA 17015

SERVED BY 1<sup>ST</sup> CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: October 9, 2019

s/ Donna Schott  
Charles J. DeHart, III, Trustee  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: dehartstaff@pamd13trustee.com